

Certificate of Notice Page 1 of 4

United States Bankruptcy Court
Eastern District of PennsylvaniaIn re:
Wendell L Bush
DebtorCase No. 20-11973-mdc
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0313-2

User: PaulP
Form ID: 318Page 1 of 2
Total Noticed: 45

Date Rcvd: Jul 22, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 24, 2020.

db +Wendell L Bush, 2105 East Lehigh Avenue, Apt B2, Philadelphia, PA 19125-1459
 14493322 +Acima Credit, 9815 Monroe Street, 4th Floor, Sandy, UT 84070-4384
 14506968 +Adjudication Services, DMV Attn: Mail Adjudication, PO Box 37135, Washington, DC 20013-7135
 14516396 American First Finance, c/o Becket and Lee LLP, PO Box 3002, Malvern PA 19355-0702
 14493324 +American First Finance, Attn: Bankruptcy, Po Box 565848, Dallas, TX 75356-5848
 14493332 +Credit Protection Association, Attn: Bankruptcy, Po Box 802068, Dallas, TX 75380-2068
 14493334 +Dakota HOA, WTP Law Office, 1800 M Street NE, Washington, DC 20002-2010
 14493340 +Jonathan and Michelle Hand, 5048 Signature Court, Haymarket, VA 20169-2674
 14493341 +Laski Financing, 7840 Montgomery Road, Cincinnati, OH 45236-4301
 14493342 +Law Offices of Goldberg & Oriel, 199 Wells Avenue, Suite 209, Newton Center, MA 02459-3320
 14493345 +Midland Fund, Attn: Bankruptcy, 350 Camino De La Reine Ste 100, San Diego, CA 92108-3007
 14493346 +Mr. Cooper, Attn: Bankruptcy, 8950 Cypress Waters Blvd, Coppell, TX 75019-4620
 14493348 +Patricia Robert Harris Place, 199 Wells Avenue, Suite 209, Newton Center, MA 02459-3320
 14493350 +Richard Keifer III, Keifer Law Firm, 311 Market Street, Kingston, PA 18704-5428
 14493357 +Waypoint Resource Group, Attn: Bankruptcy, 301 Sundance Pwy, Round Rock, TX 78681-8004

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr +EDI: QRHHOLBER.COM Jul 23 2020 08:33:00 ROBERT H. HOLBER, Robert H. Holber PC,
 41 East Front Street, Media, PA 19063-2911
 smg E-mail/Text: megan.harper@phila.gov Jul 23 2020 04:44:05 City of Philadelphia,
 City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept., 1515 Arch Street 15th Floor,
 Philadelphia, PA 19102-1595
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jul 23 2020 04:43:51
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
 Harrisburg, PA 17128-0946
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Jul 23 2020 04:44:00 U.S. Attorney Office,
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
 14493321 +E-mail/Text: bankruptcy@rentacenter.com Jul 23 2020 04:44:09 Acceptance Now,
 Attn: Bankruptcy, 5501 Headquarters Drive, Plano, TX 75024-5837
 14493323 +EDI: GMACFS.COM Jul 23 2020 08:33:00 Ally Financial, Attn: Bankruptcy, Po Box 380901,
 Bloomington, MN 55438-0901
 14493325 +EDI: AMEREXPR.COM Jul 23 2020 08:33:00 Amex, Correspondence/Bankruptcy, Po Box 981540,
 El Paso, TX 79998-1540
 14493326 +E-mail/Text: bankruptcies@amigoautosales.com Jul 23 2020 04:44:06 Amigo Auto Sales,
 1941 S Cobb Drive SE, Marietta, GA 30060-4937
 14493328 +E-mail/Text: compliance@contractcallers.com Jul 23 2020 04:44:10 CCI/Contract Callers Inc,
 Attn: Bankruptcy Dept., 501 Greene St Ste 302, Augusta, GA 30901-4415
 14493327 +EDI: CAPITALONE.COM Jul 23 2020 08:33:00 Capital One, Attn: Bankruptcy, Po Box 30285,
 Salt Lake City, UT 84130-0285
 14493330 +EDI: CONVERGENT.COM Jul 23 2020 08:33:00 Convergent Outsourcing, Inc., Attn: Bankruptcy,
 Po Box 9004, Renton, WA 98057-9004
 14493331 +EDI: CCS.COM Jul 23 2020 08:33:00 Credit Collection Services, Attn: Bankruptcy,
 Po Box 773, Needham, MA 02494-0918
 14493333 +E-mail/Text: collect@ccsroanoke.com Jul 23 2020 04:44:07 Creditors Collection Service,
 Attn: Bankruptcy, Po Box 21504, Roanoke, VA 24018-0152
 14493335 E-mail/Text: Helia.costaolopes@dcwater.com Jul 23 2020 04:43:39 DC Water,
 1385 Canal Street SE, Washington, DC 20003
 14493336 +EDI: TSYS2.COM Jul 23 2020 08:33:00 Department Store National Bank/Macy's,
 Attn: Bankruptcy, 9111 Duke Boulevard, Mason, OH 45040-8999
 14493337 +EDI: WFFC.COM Jul 23 2020 08:33:00 Dillards Card Services/Wells Fargo Bank,
 Attn: Bankruptcy, Po Box 10347, Des Moines, IA 50306-0347
 14493338 +E-mail/Text: bankruptcy@flagshipcredit.com Jul 23 2020 04:43:58 Flagship Credit Acceptance,
 Attn: Bankruptcy, Po Box 965, Chadds Ford, PA 19317-0643
 14493339 +EDI: IRS.COM Jul 23 2020 08:33:00 IRS, Centralized Solvency Operation, PO BOX 7346,
 Philadelphia, PA 19101-7346
 14493329 EDI: JPMORGANCHASE Jul 23 2020 08:33:00 Chase Card Services, Attn: Bankruptcy,
 Po Box 15298, Wilmington, DE 19850
 14493343 E-mail/Text: ml-ebn@missionlane.com Jul 23 2020 04:43:39 Lendup Card Svc/missio,
 Po Box 105286, Atlanta, GA 30304
 14493344 +E-mail/Text: bankruptcy@mplease.com Jul 23 2020 04:43:39
 Merchants Preferred Lease & Purchase Srv, Attn: Bankruptcy,
 5500 Interstate N Pkwy Ste 350, Atlanta, GA 30328-4653
 14493347 +EDI: AGFINANCE.COM Jul 23 2020 08:33:00 OneMain Financial, Attn: Bankruptcy,
 Po Box 3251, Evansville, IN 47731-3251
 14493349 +E-mail/Text: ecfbankruptcy@progleasing.com Jul 23 2020 04:43:57 Progressive Leasing LLC,
 256 West Data Drive, Draper, UT 84020-2315
 14493351 E-mail/Text: bankruptcy@snapfinance.com Jul 23 2020 04:43:38 SNAP Finance, PO Box 26561,
 Salt Lake City, UT 84126
 14493352 +EDI: RMSC.COM Jul 23 2020 08:33:00 Synchrony Bank, Attn: Bankruptcy Dept,
 Po Box 965060, Orlando, FL 32896-5060
 14493353 +E-mail/Text: bankruptcydepartment@tsico.com Jul 23 2020 04:44:08 Transworld System Inc,
 Attn: Bankruptcy, Po Box 15630, Wilmington, DE 19850-5630

District/off: 0313-2

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Form ID: 318

Page 2 of 2
Total Noticed: 45

Date Rcvd: Jul 22, 2020

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center
(continued)

14493355 +EDI: USAA.COM Jul 23 2020 08:33:00 USAA, 9800 Fredericksburg Road,
San Antonio, TX 78288-0002
14493354 +E-mail/Text: bankruptcygroup@ugcorp.com Jul 23 2020 04:43:59
United Guaranty Residential Insurance Co, 230 N Elm Street, Greensboro, NC 27401-2438
14493356 +EDI: VERIZONCOMB.COM Jul 23 2020 08:33:00 Verizon, Verizon Wireless Bk Admin,
500 Technology Dr Ste 550, Weldon Springs, MO 63304-2225
14506969 +EDI: WFFC.COM Jul 23 2020 08:33:00 Wells Fargo Bank NA, 101 N Phillips Avenue,
Sioux Falls, SD 57104-6714
TOTAL: 30

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

aty* +ROBERT H. HOLBER, Robert H. Holber PC, 41 East Front Street, Media, PA 19063-2911
14513471* ++DC WATER, Attn: Collections Department, 1385 Canal Street, SE, Washington, DC 20003
(address filed with court: DC Water, 1385 Canal Street SE, Washington, DC 20003)
TOTALS: 0, * 2, ## 0

Addresses marked '' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked ++ were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 24, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 22, 2020 at the address(es) listed below:

GEORGE R. TADROSS on behalf of Debtor Wendell L Bush gtadross@tadrosslaw.com,
r55386@notify.bestcase.com;robin@tadrosslaw.com
REBECCA ANN SOLARZ on behalf of Creditor NATIONSTAR MORTGAGE LLC D/B/A MR. COOPER
bkgroup@kmllawgroup.com
ROBERT H. HOLBER trustee@holber.com, rholber@ecf.axosfs.com
ROBERT H. HOLBER on behalf of Trustee ROBERT H. HOLBER trustee@holber.com,
rholber@ecf.axosfs.com
United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 5

Information to identify the case:

Debtor 1 **Wendell L Bush**
First Name Middle Name Last Name
Debtor 2
(Spouse, if filing)
First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-6630**
EIN **-----**
Social Security number or ITIN **-----**
EIN **-----**

United States Bankruptcy Court **Eastern District of Pennsylvania**

Case number: **20-11973-mdc**

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Wendell L Bush

7/22/20

By the court: Magdeline D. Coleman
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.